

UNITED STATES BANKRUPTCY COURT
Eastern District of Missouri
Thomas F. Eagleton U.S. Courthouse
111 South Tenth Street, Fourth Floor
St. Louis, MO 63102

In re:
Elise N. Jones

Case No.: 18-47648 – A659
Chapter: 7

Debtor(s)

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) is/are entitled to a discharge,

IT IS ORDERED THAT:

The debtor(s) is/are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

The holder of any claim for unpaid pre-petition child support is entitled to have the Trustee provide such creditor with notice of the creditor's right to use the services of the state child support enforcement agency and supply such creditor with the address and telephone number of the state child support enforcement agency and an explanation of the creditor's rights to payment in the bankruptcy case. Any creditor may request such notice and information by writing the Trustee. Such creditor is further entitled to have the Trustee provide the creditor with (i) notice of the granting of the discharge, (ii) any last known address of the debtor, (iii) the debtor's most recent employer, and (iv) information concerning other claims on which the debtor may be liable following the discharge. Failure to request such information from the Trustee shall be a waiver of the right to receive such notice from the Trustee.

BY THE COURT

Kathy A. Surrency-States

U. S. Bankruptcy Judge

Dated: 4/21/20
St. Louis, Missouri
Rev. 12/17 3180

SEE PAGE 2 OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. This discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes applicable only to cases filed after October 17, 2005;
- c. Debts that are domestic support obligations applicable only to cases filed after October 17, 2005;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for most personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtors in time to permit the creditor to file a proof of claim, if required, or file a timely request to determine dischargeability;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans applicable only to cases filed after October 17, 2005.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Pg 3 of 4
United States Bankruptcy Court
Eastern District of MissouriIn re:
Elise N. Jones
DebtorCase No. 18-47648-kss
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0865-4

User: admin
Form ID: 3180Page 1 of 2
Total Noticed: 22

Date Rcvd: Apr 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2020.

db +Elise N. Jones, PO Box 602, Wentzville, MO 63385-0602
 cr Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
 cr +US Bank Trust NA, AHP Servicing, 440 S LaSalle St Ste 1110, Chicago, IL 60605-1028
 cr +Wilmington Savings Fund Society FSB, RAS CRANE, LLC, 10700 ABBOTT'S BRIDGE ROAD, SUITE 170, Duluth, GA 30097-8461

24446229 +Alcoa Billing Center, 3429 Regal Dr., Alcoa TN 37701-3265
 24446230 +Ameren Missouri, P.O. Box 66881, Mail Code 310, Saint Louis, MO 63166-6881
 24446231 ++BARNES JEWISH HOSPITAL, PO BOX 958410, SAINT LOUIS MO 63195-8410
 (address filed with court: BJC Health Care, P.O. Box 958410, Saint Louis, MO 63195)
 24446232 +EMBCC Patient Services, 165 Caprice Ct., Castle Rock CO 80109-1558
 21956211 +Hilldale Trust, c/o Reizman Berger, P.C., Kathryn A. Klein, Esq., 7700 Bonhomme, 7th Floor, Saint Louis MO 63105-1999

21879190 +Mohela/Dept of ED, 633 Sprit Dr., Chesterfield, MO 63005-1243
 24446233 SSM Health, 100 S Owasso Blvd. W, Saint Paul MN 55117-1036
 24446235 +St. Charles Emergency Group LLC, 300 First Capital Dr., St. Charles MO 63301-2844
 21879191 +Taravue Park Apartments, 3975 Taravue Lane, Saint Louis, MO 63125-4915
 21880968 +US Dept of Education/MOHELA, 633 Spirit Dr, Chesterfield, MO 63005-1243

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

24446228 +EDI: AARGON.COM Apr 23 2020 05:43:00 Aargon Collection Agency, 3025 W Sahara, Las Vegas NV 89102-6094
 21888714 EDI: GMACFS.COM Apr 23 2020 05:43:00 Ally Bank, PO Box 130424, Roseville, MN 55113-0004
 21879189 +EDI: GMACFS.COM Apr 23 2020 05:43:00 Ally Fanancial, P.O. Box 9001951, Louisville, KY 40290-1951
 21879199 +E-mail/Text: ecfnofices@dor.mo.gov Apr 23 2020 01:55:05 Missouri Department of Revenue, PO Box 475, 301 W High St, Jefferson City MO 65101-1517
 24446234 +E-mail/Text: bankruptcynotifications@ssmhealth.com Apr 23 2020 01:56:00 SSM Health St. Joseph Hospital, 300 First Capital Dr., St. Charles MO 63301-2844
 24446236 EDI: AISTMBL.COM Apr 23 2020 05:43:00 T-Mobile, PO Box 53410, Bellevue WA 98015-0000
 21879192 E-mail/Text: usamoe.bankruptcy.filings@usdoj.gov Apr 23 2020 01:55:01 United States Attorney, 111 So. Tenth Street, Saint Louis, MO 63102
 21961451 +E-mail/Text: Bankruptcy@wsfsbank.com Apr 23 2020 01:55:59 WILMINGTON SAVINGS FUND SOCIETY, 500 Delaware Ave, Wilmington DE 19801-7405

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Wilmington Savings Fund Society FSB

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 24, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2020 at the address(es) listed below:

Christopher D Lee on behalf of Creditor US Bank Trust NA bkty@msfirm.com,
 clee@ecf.courtdrive.com
 David A. Sosne on behalf of Trustee David A. Sosne dastrustee@summerscomptonwells.com,
 dsosne@ecf.axosfs.com
 David A. Sosne dastrustee@summerscomptonwells.com, dsosne@ecf.axosfs.com
 Kathryn Allene Klein on behalf of Creditor Wilmington Savings Fund Society FSB
 rb_bank@riezmanberger.com, rbadm@ecf.courtdrive.com

District/off: 0865-4

User: admin
Form ID: 3180

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Melinda J. Maune on behalf of Creditor US Bank Trust NA bankruptcy@mlfpc.com,
bkml@ecf.courtdrive.com
Office of US Trustee USTPRegion13.SL.ECF@USDOJ.gov
Rochelle D. Stanton on behalf of Debtor Elise N. Jones rstanton@rochelledstanton.com,
rstanton@ecf.inforuptcy.com;stantonrr92662@notify.bestcase.com

TOTAL: 7